IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicants

Daniel Lee Hamilton et al.

Title

Payment Processing with Selection of a Processing

Parameter

TC/AU

3694

Examiner

Tien C. Nguyen

Docket No.

23952-0106

Customer No.

72386

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Non-final Office Action dated March 30, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that all of the claims are patentable, and it is respectfully requested that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.

The **Conclusion** begins on page 12 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop:

Amendment on June 30, 2009.

Eva N. Mukasa